Certificate Number: 15317-PAM-DE-039424556

Bankruptcy Case Number: 25-00226



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 9, 2025, at 7:05 o'clock PM PDT, Clara L Bowman completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 10, 2025 By: /s/Rolyn Martinada

Name: Rolyn Martinada

Title: Credit Counselor